

**Table I.D.2.b(2006) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2006**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,834	2,620	3,153	3,266	3,261	2,622	3,034	2,801
Industry group **								
Agric., fish., forest.	1,285*	.	.	.	.	.	1,890	1,140*
Mining and manufacturing	2,277	2,206	3,003	2,721	2,415	2,139	2,933	2,227
Construction	2,786	1,454	3,164	2,534	3,650	2,803	2,459	3,111
Utilities and transp.	2,168	1,481*	3,139	2,736*	2,770	2,035	3,096	2,092
Wholesale trade	2,730	2,380	2,836	3,582	3,053	2,384	3,114	2,632
Fin. svcs. and real estate	2,849	3,501	2,228	3,239	2,560	2,863	3,060	2,821
Retail trade	3,164	2,322	2,998	4,622	3,834	2,956	3,271	3,153
Professional services	3,059	2,942	3,739	3,902	3,911	2,595	3,420	3,000
Other services	3,694	2,755	3,203	2,754	4,881	3,637	3,011	3,856
Ownership								
For profit, incorporated	2,841	2,647	3,366	3,159	3,336	2,626	3,079	2,802
For profit, unincorporated	2,913	2,859	3,011	3,916	2,657	2,855	3,175	2,854
Nonprofit	2,709	1,696*	1,492	3,356	3,465	2,382	2,367	2,748
Age of firm								
Less than 5 years	3,840	2,938	3,766	3,664	3,676	5,133*	3,246	4,533
5-9 years	3,611	2,792	3,483	2,665	5,415	2,231	2,990	4,099
10-19 years	3,438	2,695	3,840	3,425	4,287	2,648	3,315	3,519
20 or more years	2,692	2,455	2,745	3,328	2,925	2,440	2,909	2,653
Unknown	2,776	5,559	3,839*	1,229*	3,404	2,765	3,306	2,775
Multi/single status								
2 or more locations	2,716	2,056*	2,825	3,194	3,154	2,611	2,972	2,712
1 location only	3,176	2,623	3,181	3,288	3,430	3,022	3,039	3,315
Percent full-time employees								
Less than 25%	3,757	1,226*	3,552	1,845*	6,292	3,408	1,503*	4,235
25-49 %	2,895	2,457*	2,094*	4,489	3,554	2,675	3,122	2,867
50-74 %	2,998	2,490	2,494	3,717	3,844	2,770	2,559	3,074
75% or more	2,806	2,694	3,241	3,209	3,166	2,598	3,100	2,758
Union presence								
No union employees	3,092	2,752	3,396	3,556	3,495	2,785	3,211	3,063
Has union employees	2,083	680*	1,272*	1,420	2,216	2,151	1,329	2,128
Unknown	2,833	1,928*	197*	3,135*	3,352	2,827	2,311*	2,841
Percent low wage employees								
50% or more low wage	3,013	1,712	3,964	3,707	3,407	2,867	3,295	2,988
Less than 50% low wage	2,806	2,701	3,093	3,221	3,240	2,577	3,011	2,769

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.D.2.b(2006) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2006**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	42.45	240.51	178.13	170.43	170.17	35.67	110.63	43.58
Industry group **								
Agric., fish., forest.	524.58 *	.	.	.	.	.	341.96	587.75 *
Mining and manufacturing	54.19	420.59	463.17	276.94	164.86	53.20	294.66	49.83
Construction	173.37	272.84	567.24	363.38	480.67	310.43	261.78	265.47
Utilities and transp.	132.65	670.24 *	825.36	1,028.55 *	310.16	89.20	673.74	103.48
Wholesale trade	164.78	358.99	627.87	463.81	309.32	131.67	336.49	131.41
Fin. svcs. and real estate	144.00	541.77	476.78	401.73	313.58	149.79	297.31	151.37
Retail trade	107.08	588.18	763.72	575.78	359.45	96.07	348.60	101.61
Professional services	77.42	249.34	340.57	258.08	326.94	77.17	186.80	83.82
Other services	198.21	659.98	382.30	505.06	723.16	165.65	329.60	205.29
Ownership								
For profit, incorporated	51.76	245.85	221.80	178.48	158.14	34.43	150.52	45.77
For profit, unincorporated	133.81	364.28	462.50	329.07	389.78	209.10	246.07	142.80
Nonprofit	124.72	563.19 *	370.94	639.14	300.44	74.20	383.67	139.89
Age of firm								
Less than 5 years	450.76	530.21	462.47	344.06	276.46	1,732.24 *	360.13	852.94
5-9 years	489.99	467.11	536.21	553.17	1,070.17	273.08	251.58	701.34
10-19 years	235.77	325.27	509.28	475.09	410.42	164.53	252.94	274.39
20 or more years	52.96	293.54	291.94	149.38	156.93	68.68	167.37	65.63
Unknown	46.12	1,433.82	1,156.90 *	806.69 *	552.12	44.23	797.20	46.37
Multi/single status								
2 or more locations	46.53	669.24 *	438.16	235.49	130.07	35.51	326.76	46.16
1 location only	113.34	245.20	193.28	204.61	289.84	281.99	116.22	177.82
Percent full-time employees								
Less than 25%	312.23	704.31 *	999.67	619.19 *	961.37	366.23	601.13 *	382.68
25-49 %	156.64	1,344.97 *	685.05 *	416.34	586.04	192.94	486.41	177.06
50-74 %	189.70	288.45	631.21	779.91	401.08	195.01	210.65	221.85
75% or more	36.10	230.91	186.35	196.37	154.63	32.09	113.02	36.86
Union presence								
No union employees	52.82	265.41	160.91	168.75	187.54	59.34	128.24	61.21
Has union employees	96.43	821.93 *	1,013.02 *	204.29	419.87	122.69	326.01	108.16
Unknown	47.06	602.74 *	987.01 *	949.82 *	340.40	58.32	1,267.60 *	52.85
Percent low wage employees								
50% or more low wage	111.70	377.03	581.97	429.51	475.09	89.64	246.17	117.20
Less than 50% low wage	43.52	237.31	193.13	171.23	165.57	34.41	108.94	46.90

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

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